



2016 New Year Resolutions!

Sign up for a First Time Home Buyers Class!

Learn what it means to be a homeowner. Learn how to get ready, and become financially fit to purchase a home. Learn the application process and how to obtain a loan. Learn how to select, contract, and perform due diligence when it comes to that first home.

To learn more, go to – <http://montgomerycountymd.gov/DHCA/housing/singlefamily/mpdu/programsales.html>

Look for an apartment!

Make apartment hunting easy and check out the *2014 DHCA Rental Housing Survey Results*. Review the different types of rental facilities in Montgomery County, amenities offered, average rents by locations, and their proximities to Metro stations.

Go to – <https://reports.data.montgomerycountymd.gov/countystat/objective/housing>

Read and understand your current lease!

Lease agreements are legal contracts between you and your landlord. Leases outline:

- Rent payments – when they are due, late payment penalties, and accepted methods of payment.
- Required move-out notification and the exceptions.
- Services provided or not provided – utilities, cable, snow removal or trash disposal.
- Amenities – swimming pool, laundry room, fitness area or community/activity space.
- Rules regarding vehicles and parking, overnight guests and length of stay, pet deposits and restrictions, balcony use and storage policy, and banned activities or items.
- Emergency and maintenance contact information.

To see sample leases, go to – <http://montgomerycountymd.gov/DHCA/housing/landlordtenant/leases.html>

Improve your credit score!

A poor credit score can be a roadblock to purchasing a home or getting an apartment. Do you know your score? If your score is low, do you know why?

To learn how to get your credit report and to improve your credit score, check out the following brochures from the Montgomery County's Office of Consumer Affairs:

“Understanding Your Credit Score” –

http://www.montgomerycountymd.gov/OC/Resources/Files/OC_brochures/UnderstandingYourCreditScore.pdf

“Staying on Track With Credit” –

http://www.montgomerycountymd.gov/OC/Resources/Files/OC_brochures/StayingOnTrackWithCredit_HowToUseCreditWisely.pdf

Or visit the Maryland Attorney General’s website and see “credit reports” –

<http://www.oag.state.md.us/consumer/edge121.htm>

Visit the Montgomery County Government website!

Learn more of the:

- Services the County provides to residents and businesses.
- Programs that are available to seniors, youth, the disabled, and displaced.
- Services, locations, and hours of operations of the libraries, recreational centers, and recycling centers.
- Plus much, much more!

Go to – <http://www.montgomerycountymd.gov/>



Also visit:

Department of Health and Human Services, <http://www.montgomerycountymd.gov/hhs/>

Montgomery County Public Libraries, <http://www.montgomerycountymd.gov/library/>

Montgomery County Recreation, <http://www.montgomerycountymd.gov/rec/>

Office of Consumer Protection, <http://www.montgomerycountymd.gov/ocp/>

HAVE A HAPPY 2016!